



Community Development Financial Institutions Fund

Designating a Target Market In myCDFIFund

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Introduction

The purpose of this document is to provide CDFI Certification Applicants and existing certified CDFIs with step-by-step guidance for designating and submitting the Target Market Maps that are a part of a new CDFI Certification Application or a request from a certified CDFI to modify its certified Target Market.

The CDFI Certification Applicant or certified CDFI will be able to:

- ❖ Designate Investment Areas, Low Income Targeted Populations (LITP) and/or Other Targeted Populations (OTP) Target Markets electronically;
- ❖ Submit required maps and data to the CDFI Fund electronically, eliminating the need to print and mail a hardcopy of the organization's Target Market designation;
- ❖ Access the Applicant's or certified CDFI's saved Target Market through the organization's "myCDFIFund" account, directly.

If you experience technical difficulties with the myCDFIFund system, you may contact the CDFI Fund's IT Help Desk at ITHelpDesk@cdfi.treas.gov, or (202) 653-0300. If you have questions about the CDFI Certification process, you may contact the CCME Help Desk at CCME@cdfi.treas.gov, or (202) 653-0423. If you are sending a message via an e-mail, please identify the correspondence as **"CDFI Certification - Target Market Designation"**.

Tips to Ease Reporting

- The myCDFIFund system works best using either a corporate LAN or other broadband connections.
- Review the Tutorial to help you get a better understanding of the myCDFIFund Mapping System.
- Submit your CDFI Certification Application or Target Market Change Request well before all deadlines. The later you wait, the more likely you will experience system delays from high traffic volume.
- To optimize your view in the mapping software, size your screen to these specifications: 800 X 600 resolution. To edit the screen size, put your cursor on the Windows Desktop screen (not on an icon) and right click. Then select Properties from the menu; select the Settings tab; move the dial in the Screen Area box to the desired resolution setting.

Accessing the Systems

Accessing the myCDFIFund System

To designate your organization's Target Market, you will use the myCDFIFund system on the CDFI Fund's website. The instructions in this section will help you access the system.

1. Go to the CDFI Fund's website located at <http://www.cdfifund.gov>.
2. If you are already registered as a user with myCDFIFund; log in to the myCDFIFund system with the user name and password that you provided during registration. If you are having problems accessing your user account, please contact the CDFI Fund's IT Help Desk for assistance.

If you have **not** registered as a user with myCDFIFund; you must first complete the registration process.

- a. To register; click on " *I do not already have a user account with myCDFIFund*". The user registration wizard will guide you through the process.

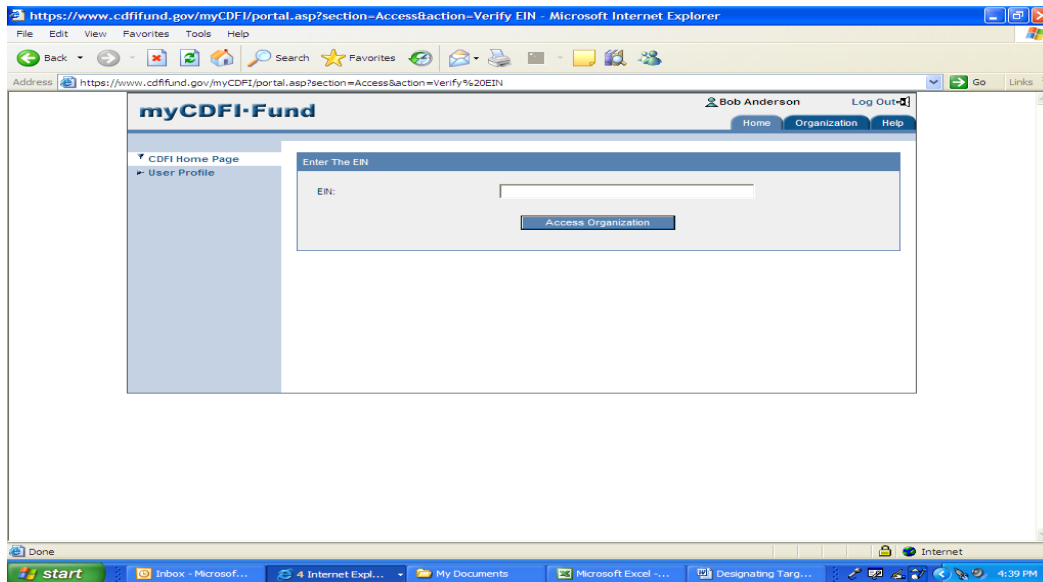


3. The organizations that the logged-in user is associated with will appear in the pull down menu of the "Organization Access" section. Select the organization that you will make the Target Market designation for from the pull down menu, and then click the "Access Organization" button.

If you do not see the organization listed in the pull down menu, you must request access to this organization. You can set yourself up as a user for this organization by selecting "Request Access to an Organization" under "Options". If the organization is already registered, then you will need to be granted access by the account administrator. Requesting access to an organization will send a notification email to the account administration informing them of your intent to

access this organization's account. If the organization is not already registered with myCDFIFund, then the system will prompt you to register at this time. The organization registration wizard will guide you through the process.

4. You will be requested to enter the EIN of the organization that you are trying to access. If you are having problems accessing your organization's account, contact the CDFI Fund's IT Help Desk for assistance.

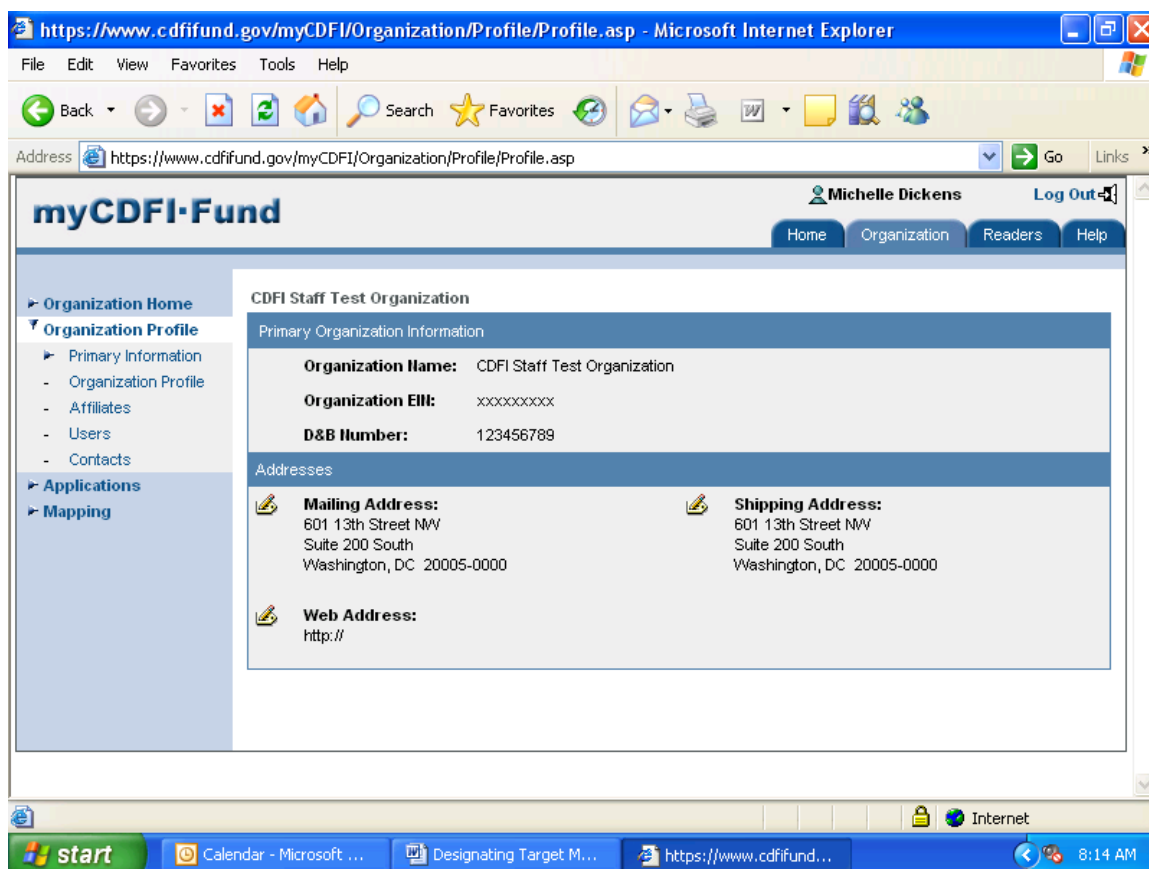


5. You should now be logged into myCDFIFund with access to the organization whose Target Market you will designate.

Verifying and Updating the Organization Profile

If you already had an existing account, at this time you should verify and update the organization Profile. From the Organization homepage, click on the “Organization Profile” link in the left column. Verify that the information recorded in the Organization Profile is correct and make corrections as necessary. To make corrections, click on the link for “Organization Profile” (below the link for “Primary Information”) and enter or correct the information as necessary.

Note: Certain information fields in myCDFIFund cannot be entered or altered. In such cases, contact the CDFI Fund’s Grants Management staff for instructions to update the Organization Name, EIN or D&B number, or if the Fiscal Year End is incorrect.



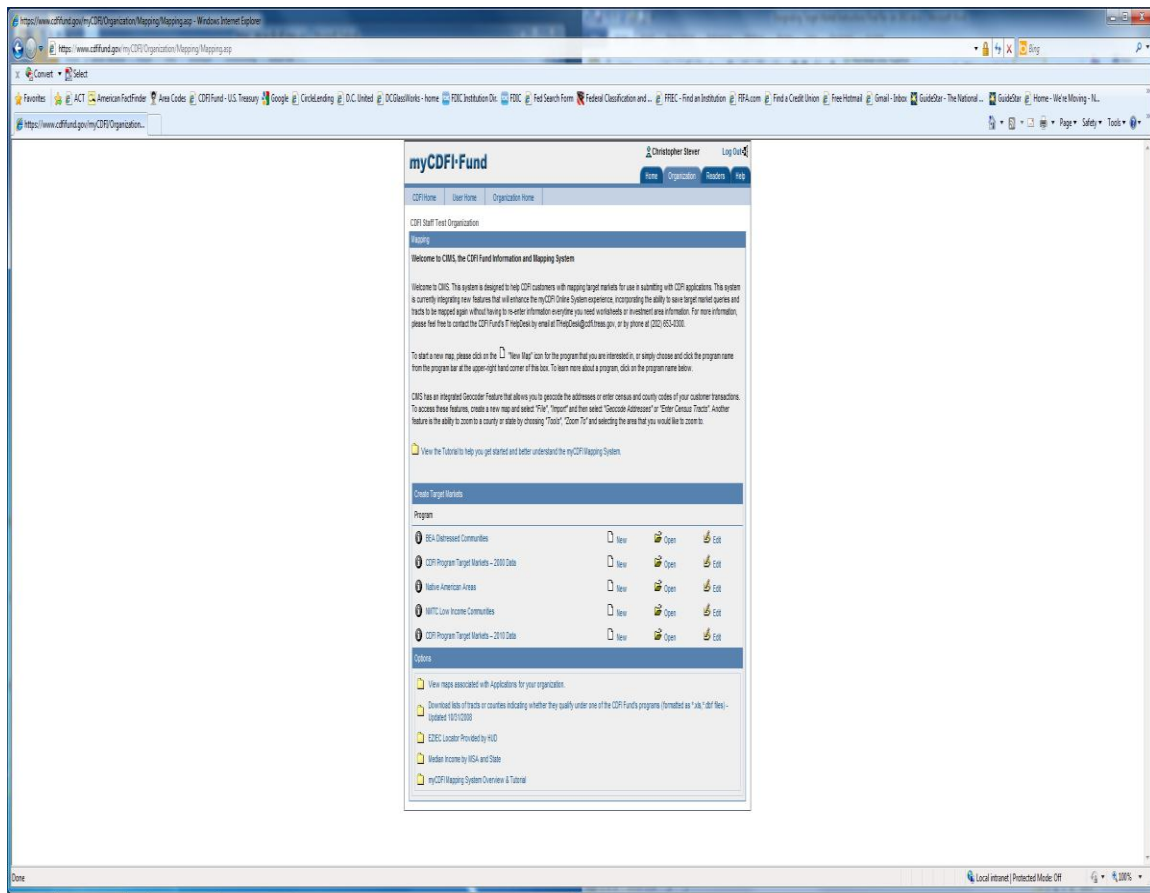
Accessing the Mapping Section

You will designate your organization's Target Market in the Mapping section of myCDFIFund. The following instructions will help you access the Mapping section and allow you to familiarize yourself with navigating within this system.

1. If you have not already done so, log in to myCDFIFund. (Refer to the 'Accessing myCDFIFund' section for instructions on logging into myCDFIFund).
2. Click on the link to "Mapping" in the left column.



3. A screen with the "**Welcome to CIMS, the CDFI Fund Information and Mapping System**" banner should be displayed (as shown in the screen shot below). From this screen you will be able to:
 - a. View the tutorial on the mapping system for detailed navigating instructions.
 - b. Create, view, or edit a target market according to the programmatic requirements of the Bank Enterprise Award, Community Development Financial Institutions Program, Native Initiatives, and New Markets Tax Credits Program.
 - c. View maps of service areas associated with applications your organization has previously submitted to the CDFI Fund.
 - d. Obtain demographic information available on certain areas.



Navigating within the Mapping Section

Instructions on navigating within the mapping system are available by clicking on the last link under the Options section “myCDFIFund Mapping System Overview & Tutorial.” If you are new to the CDFI Fund mapping system, we strongly encourage you to complete the tutorials provided. If you have used the CDFI Fund mapping system previously, but it has been a while since you last used it, you may want to review the tutorials as a refresher.

NOTE on Program options

Please take note that in the “Create Target Markets” section, the “Program” list of options includes two choices for the CDFI Program: “CDFI Program Target Markets – 2000 Data” and “CDFI Program Target Markets – 2010 Data.”

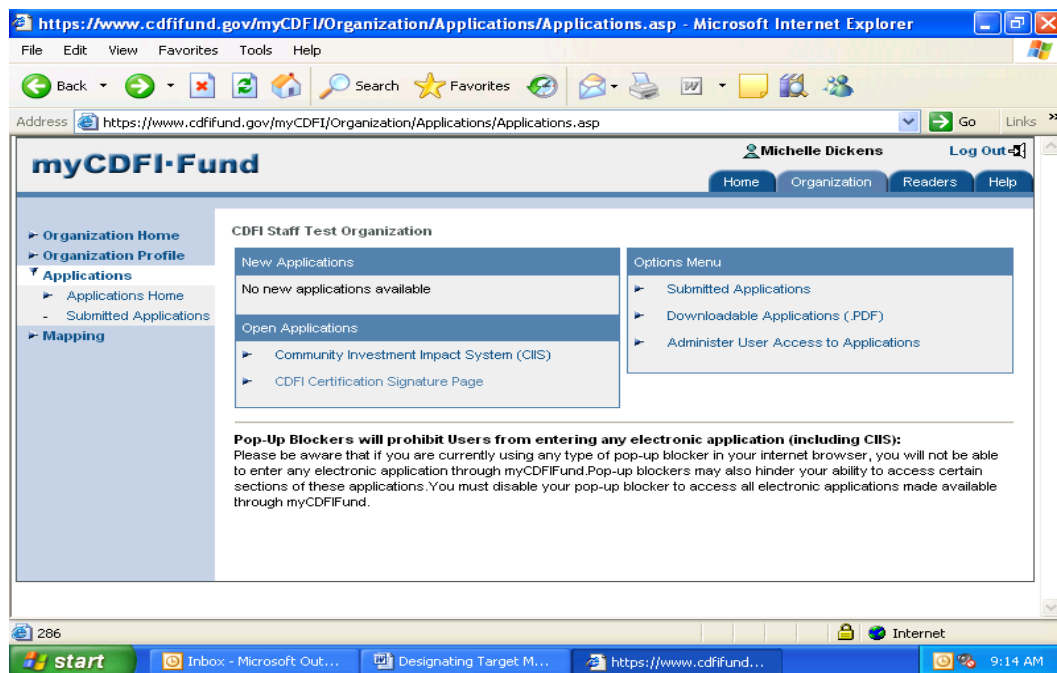
Whether you are creating maps for a new CDFI Certification Application, a CDFI Recertification Application, or modifying your existing certified Target Market, in all cases you must use the “**CDFI Program Target Markets – 2010 Data**” option.

Do not create maps with the “CDFI Program Target Markets – 2000 Data” option.

CDFI Certification: Designating a Target Market

Create/Log-In CDFI Certification Signature Page

- *In order to designate Target Market maps, an organization must first open a CDFI Certification Signature Page.*
 - *Do not submit the CDFI Signature Page before you have finished creating and saving your Target Market maps to the CDFI Signature Page.*
1. From the Organization Home Page, create a new CDFI Certification Signature page or log into and view your organizations existing CDFI Certification Signature Page by clicking on the “CDFI Certification Signature Page” link from the “Applications” link, as depicted below.



2. The **CDFI Certification Signature Page** link will take you to an instruction page for the Signature Page interface. Please read the instructions carefully.
3. To complete the CDFI Certification Signature Page, you will need to complete each of the applicable sections, which are:
 - a. Organization Information
 - b. Contact Information
 - c. Submission Type
 - i. CDFI Certification Application
 - ii. CDFI Target Market Modification (certified CDFIs only)
 - d. Upload Documents

e. Submit and Print

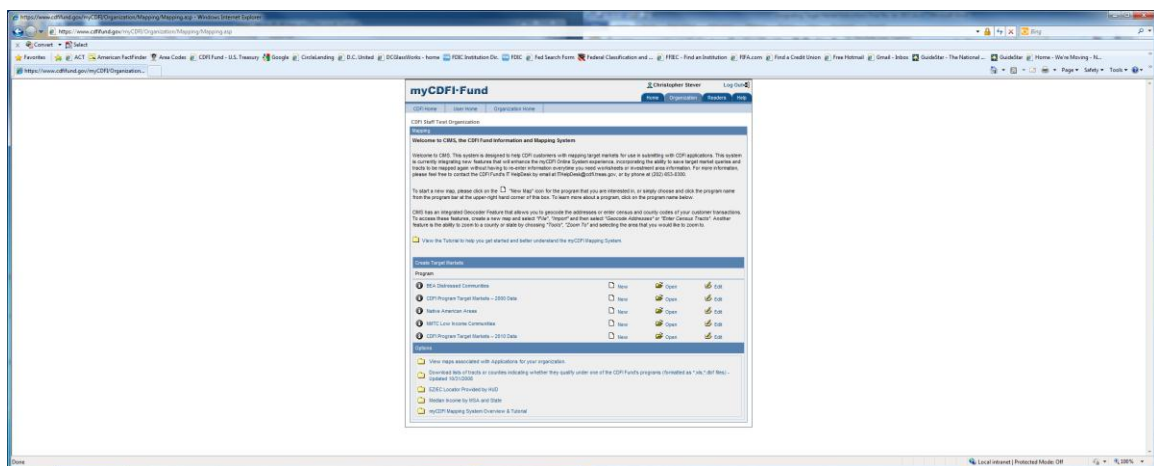
Designating An Investment Area

For the purpose of CDFI certification, an eligible **Investment Area** is a geographic unit (state, county, census tract, block group, Indian/Native area), or contiguous geographic unit entirely located within the United States geographic boundaries that:

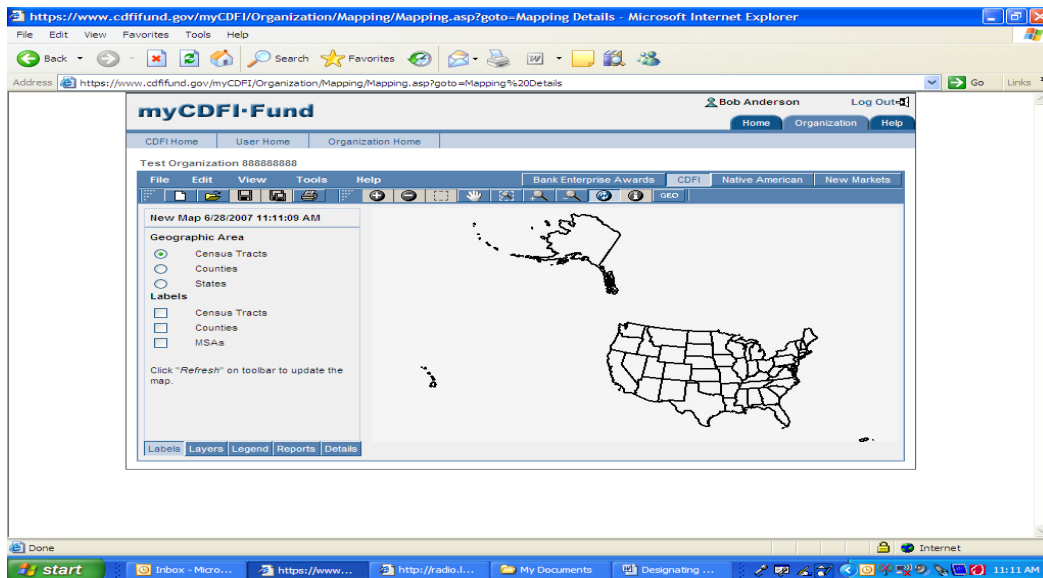
- Has a population poverty rate of at least 20%; or
- Has an unemployment rate 1.5 times the national average; or
- For a metropolitan area - has a median family income (MFI) at or below 80% of the greater of either the metropolitan or national metropolitan MFI; or
- For a non-metropolitan area - has an MFI at or below 80% of the greater either the statewide or national non-metropolitan MFI; or
- Is wholly located within an Empowerment Zone or Enterprise Community.



The instructions in this section will help you designate a specific Investment Area and associate it with a CDFI Certification Application.

1. From the screen with the “**Welcome to CIMS, the CDFI Fund Information and Mapping System**” banner...

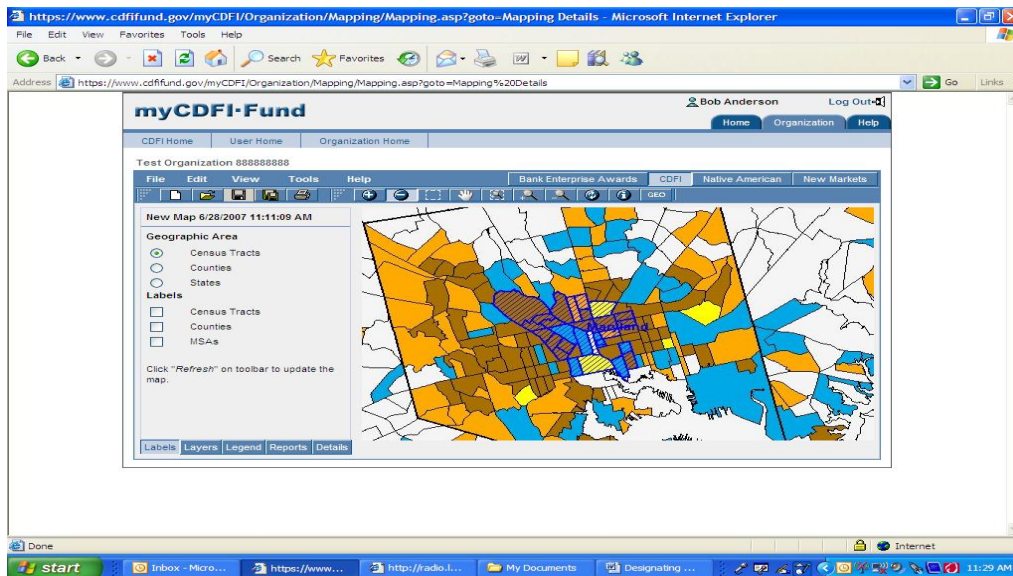


...click on the “**New**” icon for “**CDFI Program Target Markets – 2010 Data**”. A map of the United States will be displayed, as shown below. Make sure you do **not** select “CDFI Program Target Markets – 2000 Data”.




2. Under "Geographic Area" click on a radio button to select whether the Investment Area is a Census Tract or County (the States option is discussed in the Designating a Statewide Target Market section).
3. If you know the address: CIMS has an integrated Geocoder feature that allows you to geocode addresses. To access these features select "File", "Import" and then select "Geocode Addresses" or "Enter Census Tracts".
4. Another feature is the ability to zoom to a county or state by choosing "Tools", "Zoom To" and selecting the area that you would like to zoom to. To display a specified tract or county, select the Zoom In () icon (the background of the icon should be shaded if properly selected) and click on the appropriate area of the map until the specified tract or county is visible. (Allow the map time to refresh as it "zooms in" and/or "zooms out" of an area). You may also zoom to a specific Census Tract or County via the "Tools" menu bar command.
5. If you do not know the address: the zoom feature described in bullet #4 can be used if the information is not known.
6. Once the specified tract or county is displayed, click on the Add Unit () icon (the background of the icon should be shaded if properly selected) and click the cursor within the boundaries of the specified tract or county. The selected area should now be shaded, as depicted below.

The "Details" tab will provide the unit information. You can also download the list of census tracts and counties from the "myCDFIFund Organization" homepage.

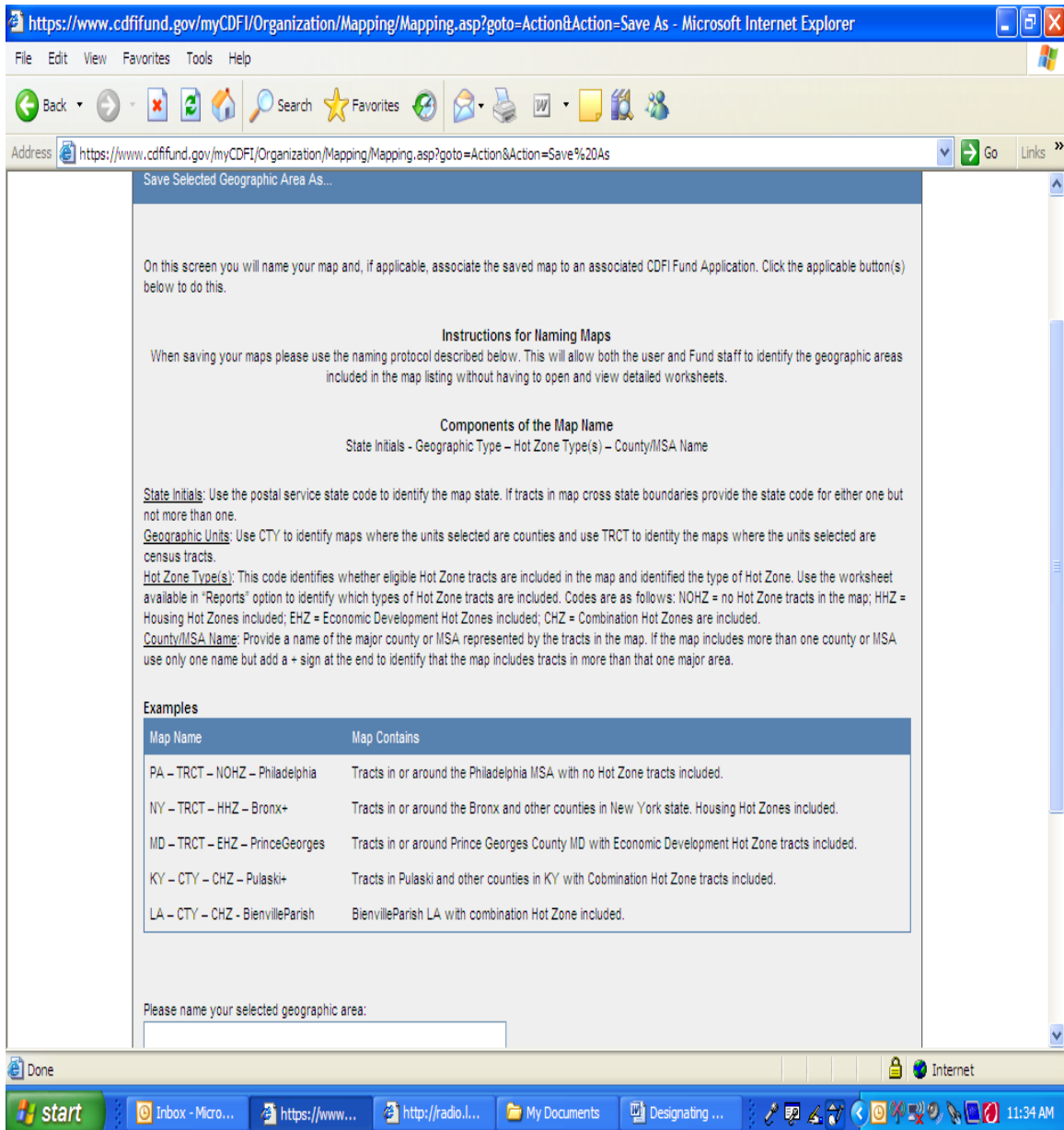


TIPS

- ❖ *The Toolbar tutorial explains other icons that may be helpful such as expanding, reducing, and deselecting a selected area.*
- ❖ *The Fund will not certify an organization with an ineligible Investment Area.*
- ❖ *You can continue to add contiguous areas to your map in order to get it to qualify; as long as you remain accountable to the proposed area.*

7. To confirm whether the area you have selected is an eligible Investment Area, click on the "Reports" tab in the lower, left side (under the Labels legend). "Qualified" will be displayed in the Qualifying Status section if the area meets the Fund's eligibility criteria for CDFI certification; "Not Qualified" will be displayed if the area fails to meet the criteria.
8. Once an eligible Investment Area is selected, click the "Save Current Target Market..." () icon.
9. The "Save Selected Geographic Area" screen should be displayed, as shown below.
 - a. In the "Please name your selected geographic area:" field, name the Target Market you have designated. A naming protocol is provided on the screen as a suggestion, but there is no required format.
 - b. In the "Applications" section, select "CDFI Certification Signature Page" to associate the saved Target Market with the organization's CDFI Certification application.

- c. Click the “Save Selected Geographic Area” button. The map has now been saved in the organization’s myCDFIFund account and has been associated with the selected application(s).



TIPS

Follow these steps to confirm that the designated Target Market was properly saved into the organization's myCDFIFund account:

- ❖ *Click the Organization Home tab of the displayed screen.*
- ❖ *Click "Mapping" in the left column.*
- ❖ *In the "Options" section, click "View maps associated with Applications for your organization".*
- ❖ *From the pull down menu select "CDFI Certification Signature Page" and click the "Show Maps" button.*
- ❖ *The name you assigned to the saved Target Market should be listed under "Map Name".*

Designating A LITP or An OTP

For the purpose of CDFI Certification, a low-income targeted population (LITP) for a geographic unit is comprised of individuals whose family income is:

- For metropolitan areas not more than 80% of the metropolitan area MFI; or
- For non-metropolitan areas, not more than the greater of 80% of either the area or statewide non-metropolitan MFI.

Serving an Other Targeted Population (OTP) requires providing financial products to an identifiable group of individuals that lack adequate access to capital and have historically been denied credit. The designated Other Targeted Populations are:


- African Americans
- Alaska Natives residing in Alaska
- Hispanics
- Native Americans
- Native Hawaiians residing in Hawaii
- Other Pacific Islanders residing in other Pacific Islands
- Other (reviewed and approved on a case-by-case basis)

The instructions in this section will help you designate a specific LITP or OTP and associate it with a CDFI Certification Application.

The process of designating a LITP or an OTP is similar to designating an Investment Area, except there are no economic distress criteria associated with LITPs and OTPs. That is, the service area that the LITP or OTP is drawn from does not have to meet any qualifying criteria (e.g., poverty rate, unemployment rate).

Due to the functionality of the mapping system, noncontiguous areas should be designated on separate maps (i.e., only one Investment Area per map).

In order to save space, the instructions below are presented without screenshots – refer to the ““Designating An Investment Area” section (p 11), for corresponding screenshots.

1. Click on the “New” icon for “**CDFI Program Target Markets – 2010 Data**”. Click on this link even if you propose to designate a Low Income or Other Targeted Population. A screen with a map of the United States should be displayed. Be sure **not** to use the icon for “CDFI Program Target Markets – 2000 Data”.
2. Under “Geographic Areas” click on a radio button to select whether the LITP or OTP service area is a “Census Tract” or “County” (designating “States” as a geographic area is discussed in the “Designating a Statewide Target Market” section of this document , p 19).
3. To display a specified tract or county, select the Zoom In” icon () (the background of the icon should be highlighted if properly selected) and click on the appropriate area of the map until the specified tract or county is visible. (Allow the map to refresh as it “zooms in” and/or “zooms out” of the desired area).

4. Once the specified tract or county is displayed, click on the Add Unit (⊕) icon (the background of the icon should be highlighted if properly selected) and click the cursor within the boundaries of the specified tract or county. The selected area should now be highlighted.

TIPS

- ❖ *The Toolbar tutorial explains other icons that may be helpful such as expanding, reducing, and deselecting a selected area.*
- ❖ *Census tracts and counties that appear on the map as pre-shaded areas represent eligible Investment Areas, and are therefore should be ignored in designated LITP and OTP Target Markets*

5. Once the desired geographic area of the LITP or OTP Target Market is selected, click the “Save Current Target Market...” (💾) icon. The “Save Selected Geographic Area” screen should be displayed, as shown below.

The screenshot shows a web browser window with the address <https://www.cdfifund.gov/myCDFI/Organization/Mapping/Mapping.asp?goto=Action&Action=Save%20As>. The page title is "LA - CTY - CHZ - BienvilleParish" and the subtitle is "BienvilleParish LA with combination Hot Zone included." The main content area has a heading "Please name your selected geographic area:" followed by a text input field containing "MD_Fred". Below this is a heading "Please select all of the applications with which you would like to associate this map." and two columns of checkboxes. The first column, titled "Applications:", has one checked item: "CDFI Certification Signature Page (ID:27731)". The second column, titled "Select All Appropriate Target Populations:", has one checked item: "Low Income Targeted Population". The other items in the second column are unchecked. At the bottom of the page, there is a status bar showing the Windows taskbar with the Start button and several open applications: "Designating Targ...", "http://www.broa...", "https://www.cdfif...", "Inbox - Microsoft ...", and a clock showing "2:35 PM".

https://www.cdfifund.gov/myCDFI/Organization/Mapping/Mapping.asp?goto=Action&Action=Save%20As - Microsoft ...

File Edit View Favorites Tools Help

Back Forward Stop Home Search Favorites Refresh Print Mail Word Excel PowerPoint Outlook

Address <https://www.cdfifund.gov/myCDFI/Organization/Mapping/Mapping.asp?goto=Action&Action=Save%20As> Go Links

LA - CTY - CHZ - BienvilleParish BienvilleParish LA with combination Hot Zone included.

Please name your selected geographic area:

MD_Fred

Please select all of the applications with which you would like to associate this map.

Applications:

☒ CDFI Certification Signature Page (ID:27731)

If the application is not listed above, then it is either already submitted and no longer available to receive attachments or you may not have been granted access to it by your account administrator.

Select All Appropriate Target Populations:

☒ Low Income Targeted Population

☐ Other Targeted Population (OTP) - African American

☐ Other Targeted Population (OTP) - Alaska Natives residing in Alaska

☐ Other Targeted Population (OTP) - Asian American

☐ Other Targeted Population (OTP) - Hispanic/Latino

☐ Other Targeted Population (OTP) - Native American

☐ Other Targeted Population (OTP) - Native Hawaiians residing in Hawaii

☐ Other Targeted Population (OTP) - Women

start Designating Targ... http://www.broa... https://www.cdfif... Inbox - Microsoft ... 2:35 PM

6. In the “Please name your selected geographic area:” field, name the Target Market you have designated. A naming protocol is provided on screen as a suggestion, but there is no required format.
7. In the “Applications” section, select “CDFI Certification Signature Page” to associate the saved Target Market with the organization’s CDFI Certification application.
8. Check the appropriate boxes in the “Select All Appropriate Target Populations” section to designate the Target Market as either a LITP or an OTP (more than one box may be checked).
9. Click the “Save Selected Geographic Area” button. The map has now been saved in the organization’s myCDFIFund account and has been associated with the selected signature page.

Designating A Statewide Target Market

Follow the procedures in this section to designate one or more entire states as a Target Market. Using these procedures will simplify your ability to select national, multi-state, statewide, and regional Target Markets. These procedures may be used to designate a statewide Investment Area, Low Income Targeted Population, and Other Targeted Population, and associate the Target Market with a CDFI Certification Application.

The process of designating a statewide Target Market is similar to designating an Investment Area, except there is no need to select individual Census Tracts or Counties because the mapping system automatically selects all Census Tracts or Counties in the state that meet the CDFI Fund's eligibility criteria (e.g., poverty rate, unemployment rate).

Due to the functionality of the mapping system, only one state should be designated per map.


In order to save space, the instructions below are presented without screenshots – refer to the “Designating An Investment Area” section (p 11), for corresponding screenshots.

NOTE: Under these procedures, if you designate a statewide Investment Area, only those counties or census tracts that meet the CDFI Fund's eligibility criteria will be selected. If you intend to include non-eligible counties or census tracts in your Investment Area, you must follow the instructions in the “Designating An Investment Area” section of this document.

1. Click on the “New” icon for “CDFI Investment Areas”. A map of the United States will be displayed.
2. Under “Geographic Areas” click on a radio button to select “States” as the geographic unit for the Target Market.
3. To select a specific state, click on the Add Unit (⊕) icon (the background of the icon should be highlighted if properly selected) and click the cursor within the boundaries of the specified state. The selected state should now be highlighted.

TIPS

- ❖ *The Toolbar tutorial explains other icons that may be helpful such as expanding, reducing, and deselecting a selected area.*
- ❖ *Census tracts and counties that appear on the map as pre-shaded areas represent eligible Investment Areas. If you designate a statewide Investment Area, any such areas within a state will automatically be included in the eligible Target Market. Such areas are not relevant for LITP and OTP Target Markets.*

4. To save the selection, click the “Save Current Target Market...” () icon. The “Save Selected Geographic Area” screen should be displayed.
5. In the “Please name your selected geographic area:” field, name the Target Market you have designated. A naming protocol is provided on screen as a suggestion, but there is no required format.
6. In the “Applications” section, select “CDFI Certification Signature Page” to associate the saved Target Market with the organization’s CDFI Certification application.
7. If the Target Market is a LITP or an OTP: Check the appropriate boxes in the “Map Type” section (more than one box may be checked).
8. Click the “Save Selected Geographic Area” button. The map has now been saved in the organization’s myCDFIFund account and has been associated with the selected application(s).
9. To designate more than one states as a Target Market. Follow steps #1 – 4 above for each state you want to be designated. Do not include more than one state on a single map.

Accessing A Previously Saved Target Market

1. Log in to the organization's MyCDFIFund account. (Refer to the "Accessing the myCDFIFund" section for instructions, if needed).
2. Click on the link to "Mapping" in the left column.
3. Click on the link to "Open" icon for the program where the map is stored. A list of maps that have been saved in the organization's myCDFIFund account for the selected program should display.

OR

If the map has been saved to a prior application to the CDFI Fund, click on the link to "View maps associated with Applications for your organization" in the "Options" section. Then, from the pull-down menu select the application in which the map was previously saved and click the "Show Maps" button. A list of saved maps that have been attached in the organization's myCDFIFund account to the selected application should display.

Once the desired map is displayed, you may save it under another name and associate it with your organization's CDFI Certification Target Market if it was not previously associated with a CDFI Certification.

Deleting Previously Saved Maps

1. Log into the organization's MyCDFIFund account (Refer to the "Accessing the myCDFIFund" section for instructions, if needed).
2. Click on the link to "Mapping" in the left column.
3. Under the Options section, select the first file folder "View Maps Associated with Applications for your Organization".
4. Next, you will select the appropriate application in which the map is associated, in this case "CDFI Certification Signature Page" and click the "Show Maps" button.
5. A list of maps saved and associated with the signature page will be displayed, as pictured below.
6. Click on the "Remove" button to discard the associated map.

NOTE: The system will NOT ask you to verify your decision to delete the map. You will NOT be able to retrieve the map once it has been deleted. Please be certain to select the correct map to discard before clicking the "Remove" button.

